

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Atef G Youssef  
Tereza F Youssef**Case No.: **16-33412**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☒ Original☐ Modified/Notice Required

Date:

12/28/2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: AGY Initial Co-Debtor TFY

### Part 1: Payment and Length of Plan

- a. The debtor has paid 56,560.00 into the Plan and the Debtor shall pay \$843.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2023 for approximately 12 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ROBERT C. NISENSEN	ATTORNEY FEES	2,500

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MEB LOAN TRUST IV		12,342.66		12,342.66	
MEB LOAN TRUST IV		581.46		581.46	
MEB LOAN TRUST IV		379.54		379.54	
WELLS FARGO BANK		535.50		535.50	
US BANK TRUST NATIONAL ASSOC		9,837.11		9,837.11	
US BANK TRUST NATIONAL ASSOC		8,696.08		8,696.08	
US BANK TRUST NATIONAL ASSOC		6,993.29		6,993.29	
US BANK TRUST NATIONAL ASSOC		4,698.05		4,698.05	
US BANK TRUST NATIONAL ASSOC		531.00		531.00	
US BANK TRUST NATIONAL ASSOC		531.00		531.00	
US BANK TRUST NATIONAL ASSOC		350.00		350.00	
US BANK TRUST NATIONAL ASSOC		200.00		200.00	

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims** **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** **X NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
BMW	0.00	LEASE	ASSUMED	573.00

**Part 7: Motions** **X NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
<b>c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.</b> <input checked="" type="checkbox"/> <b>NONE</b>						
<p>The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:</p>						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/28/2021

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
All arrears has been paid for 1st mortgage, Pre & Post Petition - reduction in claim.	All arrears has been paid for 1st mortgage, Pre & Post Petition - reduction in claim.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 28, 2022

/s/ Atef G Youssef

**Atef G Youssef**

Debtor

Date: December 28, 2022

/s/ Tereza F Youssef

**Tereza F Youssef**

Joint Debtor

Date: December 28, 2022

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

Attorney for the Debtor(s)

In re:  
Atef G Youssef  
Tereza F Youssef  
Debtors

Case No. 16-33412-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Dec 29, 2022

Form ID: pdf901

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
cr	+ Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
516847619	+ Capital One Line of Credit, 265 Broadhollow Road, Melville, NY 11747-4833
516670293	+ Home Depot Loan Services, P.O. Box 530584, Atlanta, GA 30353-0584
516538695	+ Provident Cash Reserve, PO Box 1001, Iselin, NJ 08830-1001
516538696	+ Regions Bk/greensky Cr, 1797 Ne Expressway, Atlanta, GA 30329-7803
516538697	+ Suntrust/greensky/The Home Depot, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
516538703	Wells fargo fnb Retail, Csl Dispute Team, Des Moines, IA 50306

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 29 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 29 2022 20:38:00	US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS IND, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd # 202, Fairfield, NJ 07004-2927
516643516	Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:29	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516709690	Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:37:42	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516616670	Email/PDF: ebn_ais@aisinfo.com	Dec 29 2022 20:37:34	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516538677	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:25	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516538676	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:25	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516593327	Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 29 2022 20:37:28	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516538684	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 29 2022 20:37:28	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
516548125	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 29 2022 20:37:39	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin

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Date Rcvd: Dec 29, 2022

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Total Noticed: 51

516538680	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516538682	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516647518	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516636560	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, NA, PO BOX 31785, Tampa, FL 33631-3785
516538685	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2022 20:37:27	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516613974	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2022 20:37:39	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516538690	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:42	Citibank, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516538689	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:30	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538691	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:30	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516538692	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:30	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538694	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:42	Home Depot, PO Box 790345, Saint Louis, MO 63179-0345
516538687	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2022 20:37:32	Chase Card, Po Box 15298, Wilmington, DE 19850
516538688	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2022 20:37:32	Chase line of Credit, PO Box 6026, Chicago, IL 60680
516662106	Email/PDF: resurgentbknofications@resurgent.com	Dec 29 2022 20:37:29	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518585893	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 29 2022 20:39:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585892	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 29 2022 20:39:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
516729799	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 29 2022 20:39:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516807541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:29	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516808352	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:40	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516808353	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:34	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517553470	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519475877	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519475878	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0312-3

User: admin

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		Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516538698	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 20:37:32	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516538700	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 20:37:39	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
516538701	+ Email/Text: bankruptcydepartment@tsico.com	Dec 29 2022 20:39:00	Transworld Sys Inc/51, Po Box 15618, Wilmington, DE 19850-5618
519494887	+ Email/Text: mtgbk@shellpointmtg.com	Dec 29 2022 20:38:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826
519494886	+ Email/Text: mtgbk@shellpointmtg.com	Dec 29 2022 20:38:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
516538702	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 29 2022 20:38:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516658800	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 20:37:33	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516538683		Bk Of Amer
519655862		US Bank Trust National Association, Not In Its Ind
516538678	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516538679	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516550131	*+	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516538681	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516538686	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516538693	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
518174527	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517553471	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
516538699	*+	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 51

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST cwohrlab@raslg.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com
Robert C. Nisenson	on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Sindi Mncina	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16